

The Plus Package

BB&T

SECURITY | HEALTH | TRAVEL | ENTERTAINMENT



BANKING

Discounted checks*

- Free first order of any style checks of your choice and a \$6 discount on reorders.

SECURITY

\$10,000 Accidental Death & Dismemberment Insurance and \$100,000 Common Carrier Insurance

- Members will be insured for up to \$10,000 in Accidental Death & Dismemberment Insurance 24 hours a day. As a member, Accidental Death & Dismemberment coverage increases up to \$100,00 while traveling by licensed common carrier. The coverage is divided equally among co-owners of joint accounts and reduces 50 percent at age 70. Dismemberment benefit is paid as a percentage of the Accidental Death coverage.

\$2,500 Dependent Child Accidental Death & Dismemberment Insurance

- As a member, your dependent child will automatically be insured for up to \$2,500 of Accidental Death & Dismemberment Insurance (if not already insured as a joint account holder). This coverage reduces 50 percent at age 70. Dismemberment benefit is paid as a percentage of the Accidental Death coverage.

Disclosure: Accidental Death Insurance is underwritten by Federal Insurance Company, a member insurer of the Chubb Group of Insurance Companies. The coverage described in this literature may not be available in all jurisdictions. This literature is descriptive only. Actual coverage is subject to the language of the policies as issued. Exclusions and limitations apply. Chubb, Box 1615, Warren, NJ 07061-1615. This program is administered by Affinion Benefits Group, LLC.

Payment Card Protection¹

- Members are covered for verified, unauthorized charges to their registered credit or debit cards. With this service, members' cards are cancelled within 24 hours of notice. Call toll-free, 24 hours a day.

Identity Theft Insurance²

- Members have up to \$2,500 in financial compensation for covered expenses incurred in the recovery of their stolen identity.

Identity Fraud Support Service

- Receive guidance in the recovery process from professionals who can help with notifying creditors, organizing paperwork, and more.

HEALTH

Rx Advantage™ Prescription Drug Program³

- Members can save on prescriptions purchased from one of more than 64,000 participating pharmacies.

Vision Plan³

- Receive discounts on prescription eyeglasses and contacts at more than 22,000 participating optical providers nationwide. **The Vision Plan is not available in all states, including Florida. Please go to www.provider.optumhealthllcs.com to check availability in your state.**

SAVINGS ON TRAVEL AND ENTERTAINMENT

Everyday Rebate Rewards⁴

- It's so easy! Get rewarded for everyday purchases. Members get 10 percent back, up to \$10 per quarter, just for sending in their receipts. That's up to \$40 each year!

Online Savings⁵

- Save big with access to thousands of discounts from popular merchants. With the Savings on Tap® mobile coupon app, available for Apple and Android, it's easy for members to take their savings with them wherever they go.

Bonus Travel⁶

- Earn a cash back bonus after traveling! Members simply book their travel using the Bonus Travel Service.

To enroll in The Plus Package, speak to a BB&T representative, stop by your local BB&T financial center or visit BBT.com/pluspackage. You may also add The Plus Package to an existing personal checking account through BB&T OnLine® Banking.

Please see reverse for important benefit information.

*Shipping and handling charges may apply.

1 Some financial institutions may require you to call them directly and will not accept notification from third parties in which case we will contact you so you can call your financial institution directly.

2 The Identity Theft Insurance benefits are provided to all members, along with all other benefits afforded as part of the program, through Financial Services Association ("FSA" or the "Association"). Upon enrollment in the program, you will automatically be admitted as a member of the Association.

The Identity Theft Insurance is underwritten by insurance company subsidiaries or affiliates of American International Group, Inc. (collectively, the "company") under group policy # 916226. The Benefit Summary under the master policy issued by the Company with respect to such insurance will be available to you upon enrollment in the program. The summary of policy benefits, terms, conditions, exclusions, and limits of coverage set forth in the Benefit Summary are subject to the terms of the master policy. Availability of coverage is subject to underwriting qualifications and state laws and regulations. Coverage is subject to actual policy language.

3 For all health discount benefits, the Optum HealthAllies discount plan is administered by HealthAllies®, Inc., a discount medical plan organization. For a complete list of providers in your area, visit www.provider.optumhealthallies.com. **The Optum HealthAllies discount plan is NOT insurance and cannot be used in conjunction with an insurance plan.** The discount plan provides discounts at certain health care providers for medical services. The discount plan does not make payments directly to the providers of medical services. The discount plan member is obligated to pay for all health care services but will receive a discount from those health care providers who have contracted with the discount plan organization. HealthAllies, Inc. is located at P.O. Box 10340, Glendale, CA 91209, 1-800-251-0003, www.provider.optumhealthallies.com, ohacustomer@optum.com. The program and its administrators have no liability for providing or guaranteeing service or the quality of service rendered. MA residents: The plan is not insurance coverage and does not meet the minimum creditable coverage requirements under M.G.L. c.111M and 956 CMR 5.00. The range of discounts for specified medical, pharmacy or ancillary services provided under the plan will vary depending upon the type of provider and the type of services received.

4 At the end of each quarter, send an Everyday Rebate Rewards request form and receipts for up to \$100 of purchases to receive 10% back for a total of up to \$10 each quarter (up to \$40 annually). Receipts must be a minimum of at least \$10 each quarter and membership must be active at time of purchase and redemption to receive a rebate.

5 For dining discounts, printed online coupons may be required at some locations. Offer is not transferable and is valid once per visit. Offer not valid with any other special or promotion. Some offers may exclude gift certificates, alcohol, tax, and gratuity.

6 The cash bonus applies only to travel purchased through Bonus Travel as detailed in the membership materials we will send you. Group travel, meals, taxes, gratuities, and other miscellaneous expenses do not apply. Membership must be active at time of request and redemption. Insurance products are: NOT A DEPOSIT, NOT FDIC INSURED, MAY GO DOWN IN VALUE, NOT INSURED BY ANY FEDERAL GOVERNMENT AGENCY, NOT GUARANTEED BY THE BANK.

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